

Serial #: 09/551,238  
In reply to Office action mailed: 11/4/2004  
page 1 of 10

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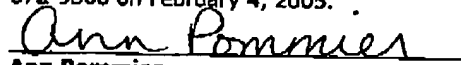
**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial #: 09/551,238  
Applicant: Wottowa et al.  
Filed: 04/17/2000  
Title: ACCOUNT AND CUSTOMER CREATION IN AN ON-LINE BANKING MODEL

TC/AU: 3628  
Examiner: POINVIL, FRANTZY  
Docket #: 060021-369201 (old reference AND1P692)  
Customer #: 29,838

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Ann Pommier

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

In response to the final Office action mailed November 4, 2004, please enter these amendments and consider the following remarks.

**OPPENHEIMER**

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February 4, 2005

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Attorney Docket No. 60021-369201

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